

## Federal Employees Dental and Vision Insurance Program (FEDVIP) Facts You Should Know

FEDVIP, FDVP, FederalDentalVision, BENEFEDS, federalbenefits. Which of these is the real deal?

The Office of Personnel Management (OPM) has contracted with ten plans (seven dental plans and three vision plans) to provide comprehensive dental or vision services to Federal and USPS employees, annuitants, compensationers and survivor annuitants under the new Federal Employees Dental and Vision Insurance Program (FEDVIP). These FEDVIP plans have gone through an extensive evaluation through a competitive bidding process.

Enrollment in FEDVIP takes place exclusively through BENEFEDS at [www.BENEFEDS.com](http://www.BENEFEDS.com) or by telephone at: 1-877-888-FEDS (1-877-888-3337) or TTY 1-877-889-5680. Enrollment in FEDVIP does NOT take place directly with an insurance plan.

Key features of all FEDVIP plans include the following:

Key Features	FEDVIP	Non-FEDVIP
Enrollment	Via BENEFEDS	Directly with insurance plan
Open Season	Begins November 13 Ends December 11	May accept applications at any time
Premiums deducted from salary	YES	Probably not
Pre-Tax premiums for employees	YES	NO
Pre-Existing exclusions	None	May apply
Waiting periods	None except for orthodontia	May impose a waiting period for other services

There are plans not affiliated with FEDVIP that have designed their programs and websites to strongly resemble and sound very FEDVIP-like. We have received numerous phone calls and e-mails in reference to dental and vision programs which appear to look like FEDVIP, however, they are not part of the FEDVIP. These sites and plans are contacting employees and annuitants requesting credit card/banking information to enroll in their "federal" plan which is advertising tax free benefits and payroll deductions. **FEDVIP coverage is the only government-wide dental or vision program that qualifies for pre-tax deduction of premiums (premium conversion) for employees.**

Also, please keep in mind that FEDVIP coverage will be effective December 31, 2006 for those who enroll during open season. So if you currently already have dental or vision coverage, you can be assured it is NOT FEDVIP coverage, since December 31 isn't here yet.

There is only one FEDVIP. These are the ten official FEDVIP dental and vision plans:

Dental	Vision
<ul style="list-style-type: none"> <li>• Aetna</li> <li>• GEHA</li> <li>• MetLife</li> <li>• United Concordia</li> <li>• Triple-S</li> <li>• GHI</li> <li>• CompBenefits</li> </ul>	<ul style="list-style-type: none"> <li>• BlueCross BlueShield</li> <li>• Spectera</li> <li>• VSP</li> </ul>

FEDVIP and BENEFEDS....perfect together!